

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 7,376,838 B2
APPLICATION NO. : 10/680400
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INVENTOR(S) : Lakshmi Narayanan

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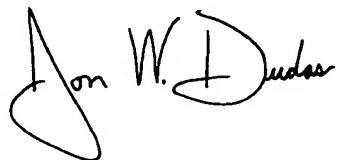
It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Col. 6, LN 15, change:

"allowing;" to --allowing access to the account;--

Signed and Sealed this

Sixteenth Day of September, 2008



JON W. DUDAS
Director of the United States Patent and Trademark Office